

TFW 3627



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/785,783 Filing Date: February 16, 2001  
Confirmation No.: 3408  
First Named Inventor: Robert A. Foster  
Assignee: Financial Systems Technology Pty. Ltd.  
Examiner: Fischer, Andrew J. Art Unit: 3627  
Attorney Docket No.: M-9381 US

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San Jose, California  
March 7, 2006

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT**

Dear Sir:

In response to the Notice of Non-Compliant Amendment mailed by the United States Patent and Trademark Office on February 7, 2006, Applicants hereby re-submit the following amendment to the claims: